

FORM B1 United States Bankruptcy Court District of Western New York		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Hoffman, James Joseph		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Family Eye Care Center		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Tax I.D. No. (if more than one, state all): 059-46-5545		Last four digits of Soc. Sec./Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 164 Avalon Drive Snyder, New York 14226		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Erie		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Debtor (if different from street address): <div style="font-size: 2em; text-align: center;">04-16295</div>
Location of Principal Assets of Business Debtor (if different from street address above):		

Information Regarding the Debtor (Check Applicable Boxes)

Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.																									
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank <hr/> Nature of Debts (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business <hr/> Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <hr/> Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay the fee except in installments. Rule 1006(b). See Official Form No. 3.																								
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to creditors.																									
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="7">Estimated Number of Creditors</th> </tr> <tr> <th>1-15</th> <th>16-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1000-over</th> <th></th> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> </tr> </table>		Estimated Number of Creditors							1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
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 U.S. BANKRUPTCY COURT
 DISTRICT OF WESTERN NEW YORK

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Hoffman, James Joseph	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: None		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:

Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>James Joseph Hoffman</u> Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney) <u>8-20-2004</u> Date</p>	<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u>Christopher D. Porter</u> <u>8-20-2004</u> Signature of Attorney for Debtor(s) Date</p> <hr/> <p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>
<p style="text-align: center;">Signature of Attorney</p> <p>X <u>Christopher D. Porter</u> Signature of Attorney for Debtor(s)</p> <p><u>Christopher D. Porter</u> Printed Name of Attorney for Debtor(s)</p> <p><u>Blair D. Roach, LLP</u> Bar ID Number Firm Name</p> <p><u>2645 Sheridan Drive</u> Address</p> <p><u>Tonawanda, NY 14150</u> Telephone Number</p> <p><u>(716) 834-9181</u> Date</p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____ Printed Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (Required by 11 U.S.C. § 110)</p> <p>_____ Address</p> <p>_____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____ Signature of Bankruptcy Petition Preparer</p> <p>_____ Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>

<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>

United States Bankruptcy Court

Western District of New York

In re Hoffman, James Joseph	Case Number: <div style="text-align: right;">(If Known)</div>
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SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

				AMOUNTS SCHEDULED		
	NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A-	Real Property	Y	1	\$ 80,000.00		
B-	Personal Property	Y	3	\$ 39,437.35		
C-	Property Claimed as Exempt	Y	1			
D-	Creditors Holding Secured Claims	Y	1		\$ 62,000.00	
E-	Creditors Holding Unsecured Priority Claims	Y	2		\$ 4,400.00	
F-	Creditors Holding Unsecured Nonpriority Claims	Y	8		\$113,960.62	
G-	Executory Contracts and Unexpired Leases	Y	1			
H-	Codebtors	Y	1			
I-	Current Income of Individual Debtor(s)	Y	1			\$ 2,096.00
J-	Current Expenditures of Individual Debtor(s)	Y	1			\$ 16,036.58
Total Number of Sheets of ALL Schedules			20			
Total Assets				\$ 119,437.35		
Total Liabilities					\$180,360.62	

In re Hoffman, James Joseph	Case Number: (If Known)
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SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
164 Avalon Drive Snyder, New York 14226	Owned jointly by Debtor and his wife as tenants by the entirety	Joint	\$80,000.00	\$62 ,000.00
Total			\$ 80,000.00	

(Report also on Summary of Schedules.)

In re Hoffman, James Joseph	Case Number: (If Known)
Debtor.	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	<input type="checkbox"/>	164 Avalon Drive, Snyder		\$ 100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	<input type="checkbox"/>	M&T Ch. Acct. 9831110706 M&T Busi Ch. Acct. 12628830 Fleet Sav. Acct. 9355817926 M&T Sav. Acct. 15004193926416 Commercial Credit Counseling	Hus/Wife Husband Hus/M.H.* Hus/Wife Husband	\$ 10.00 2,800.00 6,841.00 100.00 600.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	<input type="checkbox"/>	National Fuel Gas Sec. Dep. A T & T Security Deposit NYSEG Security Deposit		\$ 200.00 \$ 200.00 \$ 300.00
4. Household goods and furnishings, including audio, video, and computer equipment.	<input type="checkbox"/>	Tristan DiLapo, Landlord Household Furnishings, 164 Avalon Drive	Husband Wife	\$ 1,352.00 \$ 800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<input type="checkbox"/>	Books		\$ 50.00
6. Wearing apparel.	<input type="checkbox"/>	Personal Clothing		\$ 200.00
7. Furs and jewelry.	<input type="checkbox"/>	Watch Wedding Ring		\$ 35.00 \$ 150.00
8. Firearms and sports, photographic, and other hobby equipment.	<input checked="" type="checkbox"/>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<input type="checkbox"/>	Term insurance with New York Life Policy No. 35 812 495		\$ 0.00
10. Annuities. Itemize and name each issuer.	<input checked="" type="checkbox"/>			

*Mary Hoffman

In re Hoffman, James Joseph	Case Number: (If Known)
Debtor.	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY		NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<input type="checkbox"/>	IRA Acct. No. 01-5408580 with Nationwide Life Insurance Company	Husband	\$20,199.35
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	<input checked="" type="checkbox"/>			
13.	Interests in partnerships or joint ventures. Itemize.	<input checked="" type="checkbox"/>			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	<input checked="" type="checkbox"/>			
15.	Accounts receivable.	<input type="checkbox"/>	Outstanding unpaid invoices relating to Family Eye Care Center business	Husband	\$ 1,200.00
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. (Form 6A.)	<input checked="" type="checkbox"/>			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<input checked="" type="checkbox"/>			
21.	Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
22.	Licenses, franchises, and other general intangibles. Give particulars.	<input type="checkbox"/>	Ophthalmic dispensing License	Husband	0.00

In re Hoffman, James Joseph	Case Number: (If Known)
Debtor.	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY		NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	<input checked="" type="checkbox"/>			
24.	Boats, motors, and accessories.	<input checked="" type="checkbox"/>			
25.	Aircraft and accessories.	<input checked="" type="checkbox"/>			
26.	Office equipment, furnishings, and supplies.	<input type="checkbox"/>	Office and waiting room chairs	Husband	\$ 250.00
27.	Machinery, fixtures, equipment and supplies used in business.	<input type="checkbox"/>	Machinery, furnishing, supplies located at 4721 Transit Road related to business	Husband	\$1,100.00
28.	Inventory.	<input type="checkbox"/>	Eyeglasses, frames	Husband	\$3,000.00
29.	Animals.	<input type="checkbox"/>	16-year old dog	Husband Wife	\$ 0.00
30.	Crops - growing or harvested. Give particulars.	<input checked="" type="checkbox"/>			
31.	Farming equipment and implements.	<input checked="" type="checkbox"/>			
32.	Farm supplies, chemicals, and feed.	<input checked="" type="checkbox"/>			
33.	Other personal property of any kind not already listed. Itemize.	<input checked="" type="checkbox"/>			
_____ continuation sheets attached					\$39,487.35

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

In re Hoffman, James Joseph	Case Number: (If Known)
Debtor.	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
164 Avalon Drive, Snyder	NYCPLR 5206	\$10,000.00	\$80,000.00
National Fuel Security Dep.	NYCPLR 5205(g)	100% of value	\$ 200.00
A T & T Security Deposit	NYCPLR 5205(g)	100% of value	\$ 200.00
NYSEG Security Deposit	NYCPLR 5205(g)	100% of value	\$ 300.00
Security Deposit with Landlord, Tristan DiLapo	NYCPLR 5205(g)	100% of value	\$ 1,352.00
Books	NYCPLR 5205(A)(2)	\$50.00	\$ 50.00
Wedding Ring	NYCPLR 5205(a)(6)	100% of value	\$ 150.00
New York Life Term Insurance Policy No. 35812495	NY Ins. Law 3212(b)	100% of value	\$ 0.00
IRA Acct. #01-5408580 with Nationwide Life Insurance Company	NY Debtor Creditor Law 282	100% of value	\$20,199.35
Household furniture, wearing apparel, 1 TV, refrigerator, radio, crockery, tableware, cooking utensils	NYCPLR 5205	100% of value	\$ 800.00
Machinery, supplies, necessary working tools and implements	NYCPLR 5205	\$600.00	\$ 1,100.00

In re <div style="text-align: center; font-size: 1.2em;">Hoffman, James Joseph</div> <div style="text-align: right; font-size: 0.8em;">Debtor.</div>	Case Number: <div style="text-align: right; font-size: 0.8em;">(If Known)</div>
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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interest such as judgment liens, garnishments, statutory liens, mortgages, deed of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
LAST FOUR DIGITS OF ACCOUNT NO. Washington Mutual FA P.O. Box 660139 Dallas, TX 75266-0139	X	H W	Mortgage on 164 Avalon Drive in 1999 Value \$				\$62,000.00	None
LAST FOUR DIGITS OF ACCOUNT NO. Value \$								
LAST FOUR DIGITS OF ACCOUNT NO. Value \$								
LAST FOUR DIGITS OF ACCOUNT NO. Value \$								

0 Continuation sheets attached

Subtotal	\$ 62,000.00
(Total of this page) Total	\$ 62,000.00
(Use only last page)	
(Report total also on Summary of Schedules)	

In re Hoffman, James Joseph	Case Number: (If Known)
Debtor.	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled, "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions:** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans:** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen:** Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals:** Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support*:** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and certain other debts owed to governmental units:** Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to maintain the capital of an insured depository institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

----- continuation sheets attached

In re Hoffman, James Joseph Debtor.	Case Number: (If Known)
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
LAST FOUR DIGITS OF ACCOUNT NO.								
Internal Revenue Service 111 West Huron Street Buffalo, NY 14202	X	H W	2003 Federal Personal Income Tax				\$2,700.00	
LAST FOUR DIGITS OF ACCOUNT NO.								
NYS Dept. of Taxation and Finance Bankruptcy Section P.O. Box 5300 Albany, NY 12205-0300	X	H W	2003 NY State Personal Income Tax				\$500.00	
LAST FOUR DIGITS OF ACCOUNT NO.								
Internal Revenue Service 111 West Huron Street Buffalo, NY 14202	X	H W	Federal Withholding Tax				\$1,200.00	
LAST FOUR DIGITS OF ACCOUNT NO.								
LAST FOUR DIGITS OF ACCOUNT NO.								
Subtotal							\$ 4,400.00	
(Total of this page) Total							\$ 4,400.00	
(Use only last page of completed Schedule E)								
(Report total also on summary of Schedules)								

Sheet no. 1 of 1 continuation
sheets attached to Schedule of Creditors Holding
Unsecured Priority Claims

In re <div style="text-align: center; font-size: 1.2em;">Hoffman, James Joseph</div> <div style="text-align: right; font-size: 0.8em;">Debtor.</div>	Case Number: <div style="text-align: right; font-size: 0.8em;">(If Known)</div>
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured non-priority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LAST FOUR DIGITS OF ACCOUNT NO. 0195							
Allied Publishers 625 Delaware Avenue Suite 100 Buffalo, NY 14202			2003, 2004 Magazines for waiting room at Family Eye Care Center				\$ 155.30
LAST FOUR DIGITS OF ACCOUNT NO. 9361							
Art Optical P.O. Box 1848 Grand Rapids, MI 49501-1848			Contact lenses				\$ 102.56
LAST FOUR DIGITS OF ACCOUNT NO. 1063							
Aspex Eyewear 3950 Executive Way Miramar, FL 33025			Eyeglass frames				\$ 500.27
LAST FOUR DIGITS OF ACCOUNT NO.							
Bank of America P.O. Box 53132 Phoenix, AZ 85072-3132			1996 Office expenses				\$ 2,811.21
Subtotal							\$ 3,569.34
Total							\$

(Report total also on Summary of Schedules)

7 continuation sheets attached

In re Hoffman, James Joseph	Case Number:
Debtor.	(If Known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LAST FOUR DIGITS OF ACCOUNT NO. 7927 Bank One P.O. Box 15153 Wilmington, DE 19886-5153		1996 Business expenses				\$12,972.28
LAST FOUR DIGITS OF ACCOUNT NO. Bella Vista (Transit French Plaza) 6495 Transit Road Bowmansville, NY 14026	X	1994 Commons fees and rent			X	\$19,100.00
LAST FOUR DIGITS OF ACCOUNT NO. 3354 Bon Ton P.O. Box 17598 Baltimore, MD 21297-1598		2003 Clothing				\$ 83.95
LAST FOUR DIGITS OF ACCOUNT NO. 0442 Capital One P.O. Box 85147 Richmond, VA 23276		2000 Office supplies				\$ 130.90
LAST FOUR DIGITS OF ACCOUNT NO. 9212 Charmont Group 460 American Road Morris Plains, NJ 07950-2400		Eyeframes				\$ 1,715.66
Subtotal						\$ 34,002.79
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F)						(Total of this page) Total \$

(Report total also on Summary of Schedules)

In re Hoffman, James Joseph <div style="text-align: right; margin-top: 10px;">Debtor.</div>	Case Number: <div style="text-align: right; margin-top: 10px;">(If Known)</div>
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LAST FOUR DIGITS OF ACCOUNT NO.							
Chase P.O. Box 15650 Wilmington, DE 19886-5650			1994, 1995 Business expenses				\$ 6,200.00
LAST FOUR DIGITS OF ACCOUNT NO.							
Citibank P.O. Box 20483 Kansas City, MO 04195-9904			2003 Business expenses for moving office				\$ 830.29
LAST FOUR DIGITS OF ACCOUNT NO. 3664							
Coopervision P.O. Box 145409 Cincinnati, OH 45250-5409			1997 Contact lenses				\$ 210.45
LAST FOUR DIGITS OF ACCOUNT NO.							
Direct Loans U.S. Department of Education P.O. Box 530260 Atlanta, GA 30353-0260			1997 Student loan Co-signer for debtor's daughter				\$ 5,164.11
LAST FOUR DIGITS OF ACCOUNT NO.							
Federal Direct Loan 501 Bleecker Street Utica, NY 13501			1997 Student loan Co-signer for debtor's daughter				\$ 5,164.11
Subtotal							\$ 17,568.96
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F)							(Total of this page) Total \$

(Report total also on Summary of Schedules)

In re Hoffman, James Joseph	Case Number:
Debtor.	(If Known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LAST FOUR DIGITS OF ACCOUNT NO. First USA Bank, N.A. P.O. Box 8650 Wilmington, DE 19899-8650	X		1995 Business expenses				\$10,260.00
LAST FOUR DIGITS OF ACCOUNT NO. 2725 G.M. Card P.O. Box 80082 Salinas, CA 93912-0082			1995 Office expenses				\$ 4,943.29
LAST FOUR DIGITS OF ACCOUNT NO. 5984 Home Depot Credit Services P.O. Box 6029 The Lakes, NV 88901-6029			2001 Materials for office and home improvement				\$ 561.00
LAST FOUR DIGITS OF ACCOUNT NO. 0390 Household Credit P.O. Box 88000 Baltimore, MD 21288-3000			1995 through 2003 Rent payments, eye glass frames, contact lenses, lab supplies				\$ 3,127.73
LAST FOUR DIGITS OF ACCOUNT NO. Kenmark Optical 11851 Plantside Drive Louisville, KY 40299-6328			Eyeglass frames				\$ 1,128.10
Subtotal							\$ 20,020.12
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F)							(Total of this page) Total \$

(Report total also on Summary of Schedules)

In re Hoffman, James Joseph	Case Number:
Debtor.	(If Known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LAST FOUR DIGITS OF ACCOUNT NO. 9295 Key Mastercard P.O. Box 6532 The Lakes, NV 88901-6532		1996 Business expenses				\$ 790.43
LAST FOUR DIGITS OF ACCOUNT NO. Lawrence Eyewear 115 Edwin Rd. S. Windsor, CT 06074		2002 Eyeglass frames				\$ 3,367.87
LAST FOUR DIGITS OF ACCOUNT NO. 1063 Manhattan Eyewear 3950 Executive Way Miramar, FL 33025		Eyeglass frames				\$ 561.65
LAST FOUR DIGITS OF ACCOUNT NO. 6874 M & T Bank P.O. Box 15137 Wilmington, DE 19886-5137		1994 through 2002 Office expenses				\$ 3,665.68
LAST FOUR DIGITS OF ACCOUNT NO. MBNA America Bank, N.A. P.O. Box 15019 Wilmington, DE 19850-5019		1995 through 2002				\$ 3,564.00
Subtotal						\$11,949.63
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total (Use only on last page of the completed Schedule F)						\$
(Report total also on Summary of Schedules)						

In re Hoffman, James Joseph <div style="text-align: right;">Debtor.</div>	Case Number: <div style="text-align: right;">(If Known)</div>
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LAST FOUR DIGITS OF ACCOUNT NO. 117							
MD Wholesale Optical 2017-21 Clinton Street Buffalo, NY 14206			2002 Eyeglass lenses				\$ 3,039.67
LAST FOUR DIGITS OF ACCOUNT NO.							
Morel Coffet USA 500 West Main Street Wyckoff, NJ 07481			2003 Eyeglass frames				\$ 2,036.35
LAST FOUR DIGITS OF ACCOUNT NO. 3863							
Nassau Lens Company 160 Legrand Avenue Northvale, NJ 07647			2003 Lenses for glasses				\$ 1,840.23
LAST FOUR DIGITS OF ACCOUNT NO. E613							
Optical Dynamics Labs 10100 Bluegrass Parkway Louisville, KY 40299			Lenses				\$ 563.60
LAST FOUR DIGITS OF ACCOUNT NO. 0431							
Optiline 6704 Valjean Avenue Van Nuys, CA 91406-5818			June 2004 Eyeglass frames				\$ 220.00
Subtotal							\$7,699.85
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F)							(Total of this page) Total \$

(Report total also on Summary of Schedules)

In re Hoffman, James Joseph <div style="text-align: right; margin-top: 10px;">Debtor.</div>	Case Number: <div style="text-align: right; margin-top: 10px;">(If Known)</div>
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LAST FOUR DIGITS OF ACCOUNT NO. Providian P.O. Box 660548 Dallas, TX 75266-0548			1994, 1995 Business expenses				\$10,289.82
LAST FOUR DIGITS OF ACCOUNT NO. 5869 Purchase Power Pitney Bowes P.O. Box 5135 Shelton, CT 06484-7135			1999 through 2002 Postal expenses				\$ 480.00
LAST FOUR DIGITS OF ACCOUNT NO. 0651 Radio Shack P.O. Box 8181 Grey, TN 37615-8181			2000 Purchased computer				\$ 3,186.20
LAST FOUR DIGITS OF ACCOUNT NO. 183L Royce Eyewear 193 Co. Hwy. 49 P.O. Box 850 Morris, NY			2003 Eyeglass frames				\$ 180.00
LAST FOUR DIGITS OF ACCOUNT NO. 8672 Silver Dollar P.O. Box 548 155 Corporate Drive Oneota, NY			May 2004 Eyeglass frames				\$ 540.09
Subtotal							\$14,676.11
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;">(Total of this page) Total</div> <div style="text-align: center;">(Use only on last page of the completed Schedule F)</div>							\$
							(Report total also on Summary of Schedules)

In re Hoffman, James Joseph	Case Number: (If Known)
Debtor.	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LAST FOUR DIGITS OF ACCOUNT NO. 904						
Sunburst Optics, Inc. P.O. Box 11550 344 W. Fayette Street Syracuse, NY 13218		Eye-glass frames, lenses				\$ 886.13
LAST FOUR DIGITS OF ACCOUNT NO. 0781						
Verizon P.O. Box 64809 Baltimore, MD 21264-4809		2003 Advertising				\$ 1,387.69
LAST FOUR DIGITS OF ACCOUNT NO. 0200						
Weldco 164 Flint Hill Rd. P.O. Box 112 Caledonia, NY 14423		1994 Lenses and contact lenses				\$ 1,200.00
LAST FOUR DIGITS OF ACCOUNT NO.						
White Directory Publishers, Inc. 1945 Sheridan Drive; Suite 1 Buffalo, NY 14223		Advertising				\$ 1,000.00
LAST FOUR DIGITS OF ACCOUNT NO.						
Subtotal						\$ 4,473.82
(Total of this page) Total						\$ 113,960.62

Sheet no. 7 of 7 sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority
Claims

(Use only on last page of the completed Schedule F)

(Report total also on Summary of Schedules)

In re Hoffman, James Joseph Debtor.	Case Number: (If Known)
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
Tristan DiLapo (Landlord) #2 Foreststream Drive Depew, NY 14043	Lease for business premises for Family Eye Care Center at 4721 Transit Road, Lancaster, NY 14043. Debtor and his wife, Susan Hoffman, are the lessees.

In re Hoffman, James Joseph Debtor.	Case Number: (If Known)
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SCHEDULE H - CODEBTORS

Provide the information required concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Susan Hoffman 164 Avalon Drive Snyder, NY 14226	Bella Vista 6495 Transit Road Bowmansville, NY 14026 First USA Bank, N.A. P.O. Box 8650 Wilmington, DE 19899-8650 Washington Mutual FA P.O. Box 660139 Dallas, TX 75266-0139 Internal REvenue Service 111 West Huron Street Buffalo, NY 14202 NYS Dept. of Taxation and Finance Bankruptcy Section P.O. Box 5300 Albany, NY 12205-0300

In re Hoffman, James Joseph	Case Number: (If Known)
Debtor.	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	RELATIONSHIP	AGE	
Married	None		
	EMPLOYMENT:		
	DEBTOR	SPOUSE	
Occupation	Ophthalmic Dispenser	Receptionist and Housewife	
Name of Employer	Self-employed		
How Long Employed	10 years		
Address of Employer			

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

Less Payroll Deductions

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 2,096.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document

DEBTOR	SPOUSE
\$ 2,400.00 (estimated average)	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ 304.00	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ 2,096.00	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ 2,096.00	\$ _____

(Report also on Summary of Schedules)

In re Hoffman, James Hoseph	Case Number:
Debtor.	(If Known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ 536.00

Are real estate taxes included? Yes _____ No X

Is property insurance included Yes _____ No X

Utilities Electricity and heating fuel

Water and sewer

\$ 39.95

Telephone

\$ 118.71

Other Gas and Electric

\$ 284.46

Home Maintenance (Repairs and Upkeep)

\$ 100.00

Food

\$ 600.00

Clothing

\$ 40.00

Laundry and dry cleaning

\$ 10.00

Medical and dental expenses

\$ 80.00

Transportation (not including car payments)

\$ 120.00

Recreation, clubs and entertainment, newspapers, magazines, etc.

\$ 50.00

Charitable contributions

\$ 50.00

Insurance (not deducted from wages or included in home mortgage payments)

\$

Homeowner's or renter's

\$ 60.00

Life

\$

Health

\$ 496.00

Auto

\$ 98.46

Other

\$

Taxes (not deducted from wages or included in home mortgage payments)

\$

(Specify)

\$

Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)

\$

Auto

\$

Other 1997 Rav4 Toyota for Wife

\$ 353.00

Other

\$

Alimony, maintenance, and support paid to others

\$ 0.00

Payments for support of additional dependents not living at your home

\$ 0.00

Regular expenses from operation of business, profession, or farm (attach detailed statement)

\$ 13,000.00

Other

\$

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 16,036.58

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income

\$

B. Total projected monthly expenses

\$

C. Excess income (A minus B)

\$

D. Total amount to be paid into plan each

\$

(interval)

In re Hoffman, James Joseph Debtor.	Case Number: (If Known)
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DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are correct to the best of my knowledge, information, and belief.

(Total shown on summary
page plus 1)

Date 8-20-2004

Signature

James Joseph Hoffman
Debtor

Date _____

Signature

(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c))

Address

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
DISTRICT OF WESTERN NEW YORK

In re: Hoffman, James Joseph, Case No. _____
(Name) (if known)
Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
2003 Income \$26,000.00 (estimated)	Family Eye Care Center Self-Employment
2002 Income \$25,800.00	Family Eye Care Center Self-Employment

2. Income other than from employment or operation of business

None
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None
☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Tristan DiLapo #2 Foreststream Drive Depew, NY 14043	monthly rent each month	\$1,353.00	0.00
Optics Plus	July 2004	\$4,000.00	

None
☒

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Providian v. James Hoffman	Breach of Contract Action / Claim for amounts due on credit card	Buffalo City Court	Judgment obtained against Debtor

None
☐

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

Restraining Notices served by Providian on May 27, 2004 for the following bank accounts: (1) M & T Checking Account No. 9831110706; (2) M & T Checking Account No. 12628830; (3) Fleet Account No. 9355817926; (4) M & T Savings Account No. 15004193926 **416**

5. Repossessions, foreclosures and returns

None
☒

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None
☒

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None
☒

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION
AND VALUE OF
PROPERTY

7. GiftsNone
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. LossesNone
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcyNone
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Blair & Roach, LLP; 2645 Sheridan Dr. Tonawanda, NY 14150		\$2,700.00
Commercial Credit Counseling Services, Inc. 95 Route 17 South, Suite 310, Paramus, NJ 07652-2651	May 2004	\$ 600.00

10. Other transfersNone
☒

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accountsNone
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxesNone
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. SetoffsNone
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another personNone
☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior Address of DebtorNone
☒

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former SpousesNone
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None
☒

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESSNAME AND ADDRESS
OF GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAWNone
☒

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME
AND ADDRESSNAME AND ADDRESS
OF GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAW

None



- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18 . Nature, location and name of business

None



- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Family Eye Care Center	16-1467527	4721 Transit Rd. Lancaster, NY 14043	Optician Services	September 1994

None



- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statementsNone
☐

- a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Morreale J. Tutuska
3620 Harlem Road; Suite 3
Buffalo, NY 14215

DATES SERVICES RENDERED
September 1994 to present

None
☒

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None
☐

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

James Joseph Hoffman

4721 Transit Road
Lancaster, NY 14043

None
☒

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. InventoriesNone
☒

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None
☒

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and ShareholdersNone
☒

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None
☒

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholdersNone
☒

- a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None
☒

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporationNone
☒

- If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

24. Tax Consolidation Group.None
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.None
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8-20-2004

Signature
of Debtor

Signature
of Joint Debtor
(if any)

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

United States Bankruptcy Court
Western District of New York

In re Hoffman, James Joseph

Case No.

Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. *Property to Be Surrendered.*

Description of Property

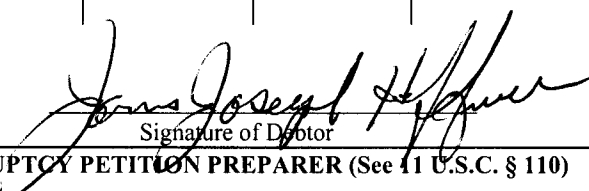
Creditor's name

b. *Property to Be Retained*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C § 722	Debt will be Reaffirmed Pursuant to 11 U.S.C. § 524(c)
164 Avalon Avenue Snyder, NY 14226	Washington Mutual	Yes		Yes

Date: 8-20-2004


Signature of Debtor

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional sheets conforming to the appropriate Official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court

Western District Of New York

In re Hoffman, James Joseph

Case No. _____

Debtor

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$2,500.00

Prior to the filing of this statement I have received \$2,700.00

Balance Due \$0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

8-20-2004

Date

Christopher D. Porter

Signature of Attorney

Blair & Roach, LLP

Name of law firm

Allied Publishers
625 Delaware Avenue
Suite 100
Buffalo, NY 14202

Art Optical
P.O. Box 1848
Grand Rapids, MI 49501-1848

Aspex Eyewear
3950 Executive Way
Miramar, FL 33025

Bank of America
P.O. Box 53132
Phoenix, AZ 85072-3132

Bank One
P.O. Box 15153
Wilmington, DE 19886-5153

Bella Vista
(Transit French Plaza)
6495 Transit Road
Bowmansville, NY 14026

Bon Ton
P.O. Box 17598
Baltimore, MD 21297-1598

Capital One
P.O. Box 85147
Richmond, VA 23276

Charmont Group
460 American Road
Morris Plains, NJ 07950-2400

Chase
P.O. Box 15650
Wilmington, DE 19886-5650

Citibank
P.O. Box 20483
Kansas City, MO 04195-9904

Coopervision
P.O. Box 145409
Cincinnati, OH 45250-5409

Tristan DiLapo
#2 Foreststream Drive
Depew, NY 14043

Direct Loans
U.S. Department of Education
P.O. Box 530260
Atlanta, GA 30353-0260

Federal Direct Loan
501 Bleecker Street
Utica, NY 13501

First USA Bank, N.A.
P.O. Box 8650
Wilmington, DE 19899-8650

G.M. Card
P.O. Box 80082
Salinas, CA 93912-0082

Home Depot Credit Services
P.O. Box 6029
The Lakes, NV 88901-6029

Household Credit
P.O. Box 88000
Baltimore, MD 21288-3000

Internal Revenue Service
111 West Huron Street
Buffalo, NY 14202

Kenmark Optical
11851 Plantside Drive
Louisville, KY 40299-6328

Key Mastercard
P.O. Box 6532
The Lakes, NV 88901-6532

Lawrence Eyewear
115 Edwin Rd.
S. Windsor, CT 06074

M & T Bank
P.O. Box 15137
Wilmington, DE 19886-5137

MBNA America Bank, N.A.
P.O. Box 15019
Wilmington, DE 19850-5019

MD Wholesale Optical
2017-21 Clinton Street
Buffalo, NY 14206

Manhattan Eyewear
3950 Executive Way
Miramar, FL 33025

Morel Coffet USA
500 West Main Street
Wyckoff, NJ 07481

Nassau Lens Company
160 Legrand Avenue
Northvale, NJ 07647

NYS Department of Taxation and Finance
Bankruptcy Section
P.O. Box 5300
Albany, NY 12205-0300

Optical Dynamics Labs
10100 Bluegrass Parkway
Louisville, KY 40299

Optiline
6704 Valjean Avenue
Van Nuys, CA 91406-5818

Providian
P.O. Box 660548
Dallas, TX 75266-0548

Purchase Power
Pitney Bowes
P.O. Box 5135
Shelton, CT 06484-7135

Radio Shack
P.O. Box 8181
Grey, TN 37615-8181

Royce Eyewear
193 Co. Hwy. 49
P.O. Box 850
Morris, NY

Silver Dollar
P.O. Box 548
155 Corporate Drive
Oneota, NY

Sunburst Optics, Inc.
P.O. Box 11550
344 W. Fayette Street
Syracuse, NY 13218

Verizon
P.O. Box 64809
Baltimore, MD 21264-4809

Washington Mutual FA
P.O. Box 660139
Dallas, TX 75266-0139

Weldco
164 Flint Hill Rd.
P.O. Box 112
Caledonia, NY 14423

White Directory Publishers, Inc.
1945 Sheridan Drive
Suite 1
Buffalo, NY 14223